

Artie B. Ray II, CPA  
c/o Cyberscout  
P.O. Box 3923  
Syracuse, NY 13220

Artie B. Ray II, CPA  
3040 Saturn Street, Suite 205  
Brea, California 92821

[REDACTED]  
[REDACTED] CA 92870-7202

April 26, 2022

**Re: Notice of a Data Security Incident**

**Please read this letter in its entirety.**

Dear [REDACTED]

I am writing to notify you that I have reason to believe that an unauthorized third party accessed a computer system that contained your personal information. As a result, I would like to provide you with one year of complimentary credit and fraud monitoring services, as well as identity theft insurance at no cost. Enrollment instructions are provided with this letter.

**What Happened**

In and around February of 2022, I was informed by the IRS that a limited number of my clients' tax returns had been denied because they had already been filed. As a result, I engaged an outside IT consultant to perform a thorough investigation of my computer. This investigation led to the discovery of malware on my computer. The IT consultant immediately remediated the issue and removed all malware from the system. Based on the review of the incident, some of your personal data may have been exposed to an unauthorized intruder. I am therefore taking appropriate precautionary measures to ensure your financial security and help alleviate concerns you may have.

**What Information Was Involved**

The affected data included personal information, including names, associated contact information, and Social Security numbers.

**What I Am Doing**

I have made immediate security changes to my computer system. Additionally, I have engaged an appropriate expert to assist me in conducting a full review of our security practices and systems to ensure that appropriate security protocols are in place going forward. I am committed to helping those people who may have been impacted by this unfortunate situation.

In addition, I am providing you with access to **Triple Bureau Credit Monitoring/Triple Bureau Credit Report/Triple Bureau Credit Score/Cyber Monitoring\*** services at no charge. These services provide you with alerts for twelve months from the date of enrollment when changes occur to any of one of your Experian,

\* Services marked with an "\*" require an internet connection and e-mail account and may not be available to minors under the age of 18 years of age. Please note that when signing up for monitoring services, you may be asked to verify personal information for your own protection to confirm your identity.

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Equifax or TransUnion credit files. This notification is sent to you the same day that the change or update takes place with the bureau. The cyber monitoring will review the dark web and alert you if your personally identifiable information is found online. In addition, I am providing you with proactive fraud assistance to help with any questions that you might have. These services will be provided by Cyberscout, a company specializing in fraud assistance and remediation services.

To enroll in Credit Monitoring\* services at no charge, please log on to <https://www.myidmanager.com> and follow the instructions provided. **When prompted please provide the following unique code to receive services: l24y3f6u3fzl** In order for you to receive the monitoring services described above, you must enroll within 90 days from the date of this letter.

Representatives are available for 90 days from the date of this letter, to assist you with questions regarding this incident, between the hours of 8:00 am to 8:00 pm Eastern time, Monday through Friday. Please call the help line 1-800-405-6108 and supply the fraud specialist with your unique code listed below. To extend these services, enrollment in the monitoring services described below is required.

### **What You Can Do**

You are encouraged to remain vigilant against fraud and identity theft, including over the next twelve to twenty-four months, by regularly reviewing financial account statements and monitoring credit reports for suspicious activity, and to immediately report any unauthorized charges to the card issuer. The phone number to call is usually on the back of the credit or debit card. Any incidents of suspected identity theft may be reported to financial institutions and law enforcement, including the Federal Trade Commission. Under U.S. law you are entitled to one free credit report annually from each of the three major credit reporting bureaus. To order your free credit report, visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call, toll-free, 1-877-322-8228. You may also contact the three major credit bureaus directly to request a free copy of your credit report at the numbers and websites identified below.

You also have the right to place a “security freeze” on your credit report at no cost or charge, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who may access the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Pursuant to federal law, you cannot be charged to place or to lift a security freeze on your credit report. Should you wish to place a security freeze, or to obtain a free copy of your credit report, please contact the major consumer reporting agencies.

**If you choose to place a fraud alert on your own, you will need to contact one of the three major credit agencies directly at:**

**Experian (1-888-397-3742)**  
P.O. Box 4500  
Allen, TX 75013  
[www.experian.com](http://www.experian.com)

**Equifax (1-800-525-6285)**  
P.O. Box 740241  
Atlanta, GA 30374  
[www.equifax.com](http://www.equifax.com)

**TransUnion (1-800-680-7289)**  
P.O. Box 2000  
Chester, PA 19016  
[www.transunion.com](http://www.transunion.com)

**Also, should you wish to obtain a credit report and monitor it on your own:**

- **IMMEDIATELY** obtain free copies of your credit report and monitor them upon receipt for any suspicious activity. You can obtain your free copies by going to the following website:

\* Services marked with an “\*” require an internet connection and e-mail account and may not be available to minors under the age of 18 years of age. Please note that when signing up for monitoring services, you may be asked to verify personal information for your own protection to confirm your identity.

[www.annualcreditreport.com](http://www.annualcreditreport.com) or by calling them toll-free at 1-877-322-8228. (Hearing impaired consumers can access their TDD service at 1-877-730-4204.

- **Upon receipt of your credit report**, I recommend that you review it carefully for any suspicious activity.
- Be sure to promptly report any suspicious activity to me.

As an alternative to a security freeze, you have the right to place a “fraud alert” on your file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer’s credit file. Upon seeing a fraud alert display on a consumer’s credit file, a business is required to take steps to verify the consumer’s identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting seven years. Should you wish to place a fraud alert, please contact any one of the agencies. You may also contact the Federal Trade Commission for additional information regarding consumer protection at:

Federal Trade Commission  
Bureau of Consumer Protection  
600 Pennsylvania Ave., NW  
Washington, DC 20580  
Toll-Free: (877) 438-4338  
TTY: 1-866-653-4261

<https://www.identitytheft.gov>

<http://ftc.gov/idtheft>

<https://www.consumer.ftc.gov/articles/0235-identity-theft-protection-services>

**You also have certain rights under the Fair Credit Reporting Act (FCRA):** These rights include knowing what is in your file; disputing incomplete or inaccurate information; and requiring consumer reporting agencies correct or delete inaccurate, incomplete, or unverifiable information. For more information about the FCRA, please visit <https://www.consumer.ftc.gov/articles/pdf-0096-fair-credit-reporting-act.pdf>.

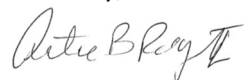
You have the right to file or obtain a police report. If you suspect you have been the victim of identity theft, you are advised to report suspected identity theft to local law enforcement, including your state Attorney General and the Federal Trade Commission.

### **For More Information**

While representatives should be able to provide thorough assistance and answer most of your questions, you may still feel the need to speak with me regarding this incident. If so, please call me (714) 996-8111 from 9am to 2pm, Pacific Time, Monday through Friday.

I take my responsibility to protect your personal information very seriously. I am deeply disturbed by this situation and apologize for any inconvenience.

Sincerely,



Artie B. Ray II

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## **Additional Important Information**

**For residents of *Rhode Island*:** Residents of Rhode Island can obtain more information from their Attorneys General using the contact information below:

### **Rhode Island Attorney**

#### **General**

150 South Main Street

Providence, RI 02903

[www.riag.ri.gov](http://www.riag.ri.gov)

1- (401) 274-4400

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